## Case 16-22460-JAD Doc 68 Filed 07/25/18 Entered 07/25/18 11:33:48 Desc Main

## Document Page 1 of 6 IN THE UNITED STATES BANKRUPTCY COURT FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE:	:	Bankruptcy No. 16-22460
JEFFREY J. LIBECCO,	:	
SHERRIE L. LIBECCO	•	Chapter 13
Debtors	i, : 	Related to Document No. 62 & 66
	:	
RONDA J. WINNECOUR, CHAPTER 13	:	
TRUSTEE,	:	
	:	
Movant,	•	
vs.	:	
	:	

Respondent. AFFIDAVIT OF RITA GARCIA FOR PENNYMAC LOAN SERVICES, LLC CONFIRMING REMOVAL OF POST-PETITION CHARGES

I, RITA GARCIA, being duly sworn according to law, swear as follows:

I, 2 to Carcia, am the Arthurized Revesentative of PENNYMAC LOAN SERVICES, LLC, and I am familiar with PENNYMAC LOAN SERVICES, LLC's business records related to its loan accounts.

FROM THE DEBTORS' LOAN ACCOUNT

2. I have reviewed the Debtors' loan account. The \$1,100.00, charge that was assessed to the account on March 13, 2017, have been modified. Of this total charge, \$550.00 was reclassified to non-recoverable on May 23, 2018. This charge was removed from the Debtors' corporate advance balance, for which they would be liable, and was transferred to a non-recoverable corporate advance balance. PENNYMAC LOAN SERVICES, LLC's records now reflect that the original charges totaling \$1,150,00 have been reduced to \$575.00.

3. Attached hereto as Exhibit "A", is a full comprehensible loan history (redacted) showing the reclassification of the \$550.00, charges.

RITA GARCIA

Sworn to and subscribed before me, the undersigned notary public, this Zo of JULY , 2018.

PENNYMAC LOAN SERVICES, LLC

Notary Public FRANK MICHAEL HOFF

FRANK MICHAEL HOFF Commission # 2094816 Notary Public - California Ventura County My Comm. Expires Jan 21, 2019

## **EXHIBIT A**

Looplis	+0111	+>/+	
LoanHis SER1  JEFFERY J LIBECCO SHERRIE J LIBECCO 1111 CAMERON SQUARE	IFR SERVICE	TNV 487/31	9 05/23/18 11:57:06
JEFFERY J LIBECCO 167-60-0	181 0 TYPI	E V.A.	MAN B
SHERRIE J LIBECCO 193-54-6	5207 IR	3.50000	BR 00 724-841-4210
III CAMERON SQUARE EVANS CITY	PA 16033-4	/25	0 /24-841-4564 > 04/06/18
< FRC. ACTIVE BK	N HISTORY *		(MORE)
PROC-DT DUE-DT TRAN TRAN-DESCRIPT	ION		TRAN-EFFECTIVE-DATE
TRAN-AMT PRINCIPAL INTEREST	ESCROW	AMOUNT/C	D/DESCRIPTION
05-23-18 00-00 631 PROPERTY PRESE 15.00 0.00 0.00	RVATION	15 00	NON REC CORP ADV
05-23-18 00-00 745 CORPORATE ADVA	NCE ADJUSTMI	ENT	NON REC CORT ADV
550.00- 0.00 0.00	0.00	550.00-	MTGR REC CORP ADV BA
550.00- 0.00 0.00 05-23-18 00-00 745 CORPORATE ADVA 550.00 0.00 0.00	NCE ADJUSTMI	ENT	NON REC CORR ARV
0F 10 10 00 00 C20 ATTORNEY ABY (AN	CEC		NON REC CORP ADV
05-10-18 00-00 630 ATTORNEY ADVAN 500.00 0.00 0.00 05-01-18 11-17 168 REPAY OF ESCRO 0.00 0.00 0.00 05-01-18 11-17 173 PAYMENT	0.00	500.00	NON REC CORP ADV
05-01-18 11-17 168 REPAY OF ESCRO	W ADVANCE	262 42	
0.00 0.00 0.00 05_01_18 11_17 173 DAVMENT	363.42-	363.42	ADVANCE REFUND
1.743.52 461.03 740.84	363.42	178.23	SUSPENSE
05-01-18 11-17 173 PAYMENT 1,743.52 461.03 740.84 * PF2 FOR ADDL MESSAGES *			
PROC-DT DUE-DT TRAN TRAN-DESCRIPT TRAN-AMT PRINCIPAL INTEREST 253,541.81	TON TOOM	AMOUNT /C	TRAN-EFFECTIVE-DATE
1KAN-AMI PRINCIPAL INTEREST 253 541 81	1 741 82-	AMOUN I / C	D/DESCRIPTION
OT ZO IO OO OO 700 MIJCELLANEOUS			
30.00 0.00 0.00	0.00	30.00	NON REC CORP ADV
04-20-18 00-00 631 PROPERTY PRESE 15.00 0.00 0.00	RVATION 0.00	15 00	NON REC CORP ADV
04-09-18 10-17 168 REPAY OF ESCRO	W ADVANCE	13.00	NON REC CORP ADV
0.00 0.00 0.00	363.42-	363.42	ADVANCE REFUND
04-09-18 10-17 173 PAYMENT	262 42	171 07	04-06-18
1,736.36 459.69 742.18 254,002.84	303.42 2 105 24-	1/1.0/	SUSPENSE
15.00 0.00 0.00* PF2 FOR ADDL MESSAGES *	0.00	15.00	NON REC CORP ADV
* PFZ FOR ADDL MESSAGES *	TON		TRAN-EFFECTIVE-DATE
PROC-DT DUE-DT TRAN TRAN-DESCRIPT TRAN-AMT PRINCIPAL INTEREST	ESCROW	AMOUNT/C	D/DESCRIPTION
03-26-18 10-17 161 ESCROW ADVANCE 799.15 0.00 0.00		, -	,
799.15 0.00 0.00	799.15		
03-26-18 04-18 312 COUNTY TAX 799.15- 0.00 0.00	799.15-		PAYEE = 370192036
	2.468.66-		370132030
03-16-18 00-00 631 PROPERTY PRESE		15.00	Wall 556 6655 451/
15.00 0.00 0.00 03-05-18 09-17 168 REPAY OF ESCRO	0.00	15.00	NON REC CORP ADV
	363.42-	363.42	ADVANCE REFUND
03-05-18 09-17 173 PAYMENT			03-02-18
	363.42	1,565.29-	SUSPENSE
254,462.53 * PF2 FOR ADDL MESSAGES *	1,669.51-		
PROC-DT DUE-DT TRAN TRAN-DESCRIPT	ION		TRAN-EFFECTIVE-DATE
	ESCROW	AMOUNT/C	D/DESCRIPTION
03-02-18 09-17 173 PAYMENT 1,721.93 0.00 0.00	0.00	1,721.93	SUSPENSE
02-27-18 00-00 766 MISCELLANEOUS		1,721.33	3031 ENSE
30.00 0.00 0.00	0.00	30.00	NON REC CORP ADV
02-20-18 09-17 161 ESCROW ADVANCE			
1,155.00 0.00 0.00 02-20-18 02-18 351	1,155.00		
	1,155.00-		PAYEE = ERIOO
	2,032.93-		
02-05-18 08-17 168 REPAY OF ESCRO			
	Page 1		

0.00	0.00	LoanHistory	txt - 353.39	ADVANCE REFUND
* PF2 FOR ADD PROC-DT DUE-DT	L MESSAGES *- TRAN TRAN-D	DESCRIPTION	 ,	TRAN-EFFECTIVE-DATE
TRAN-AMT P 02-05-18 08-17 0 00	RINCIPAL IN 173 PAYMENT 457 O2	NTEREST ESCROW T 744 85 353 39	AMOUNT/C	TRAN-EFFECTIVE-DATE D/DESCRIPTION 02-01-18 SUSPENSE  SUSPENSE  NON REC CORP ADV  ADVANCE REFUND N/12-29-17
25 02-01-18 08-17	4,920.88 173 PAYMENT	877.93 Г	-	JUST ENSE
1,681.49 01-31-18 00-00	0.00 631 PROPERT	0.00 0.00 TY PRESERVATION	1,681.49	SUSPENSE
15.00 01-02-18 07-17	0.00 168 REPAY 0	0.00 0.00 OF ESCROW ADVANCE	15.00	NON REC CORP ADV
0.00	0.00 173 PAYMENT	0.00 353.39	- 353.39	ADVANCE REFUND N/12-29-17
0.00	455.69 5,377.90	746.18 353.39 1,231.32	1,555.26-	N/12-29-17 SUSPENSE  TRAN-EFFECTIVE-DATE D/DESCRIPTION  NON REC CORP ADV  ADVANCE REFUND 12-28-17
PROC-DT DUE-DT	L MESSAGES *- TRAN TRAN-D	DESCRIPTION		TRAN-EFFECTIVE-DATE
TRAN-AMT P 01-02-18 00-00	RINCIPAL IN 631 PROPERT	NTEREST ESCROW TY PRESERVATION	AMOUNT/C	D/DESCRIPTION
15.00 12-29-17 06-17	0.00 168 REPAY 0	0.00 0.00 OF ESCROW ADVANCE	15.00	NON REC CORP ADV
0.00 12-29-17 06-17	0.00 173 PAYMENT	0.00 353.39 <sup>.</sup>	- 353.39	ADVANCE REFUND 12-28-17
2,362.69 25	454.36 5,833.59	747.51 353.39 1,584.71	807.43	SUSPENSE
12-27-17 00-00 30.00	766 MISCELL 0.00	LANEOUS REPAYMENT 0.00 0.00	30.00	NON REC CORP ADV
				NON REC CORP ADV ADVANCE REFUND
* PF2 FOR ADD	L MESSAGES *-			TRAN EFFECTIVE DATE
TRAN-AMT P	RINCIPAL IN	NTEREST ESCROW	AMOUNT/C	TRAN-EFFECTIVE-DATE D/DESCRIPTION 12-20-17
0.00	453.04 6 287 95	748.83 353.39 1 938 10:	1,555.26-	SUSPENSE  NON REC CORP ADV
12-20-17 05-17	173 PAYMENT	T 0 00 0 00	1 6/1 36	SUSDENSE
11-28-17 00-00	631 PROPERT	TY PRESERVATION	1,041.30	NON DEC CODD ADV
11-10-17 00-00	633 MISC FO	ORECLOSURE AND BAI	NKRUPTCY EXPE	INSES
11-10-17 00-00	630 ATTORNE	EY ADVANCES	30.00	NON REC CORP ADV
50.00		0.00 0.00		NON REC CORP ADV
* PF2 FOR ADD PROC-DT DUE-DT	L MESSAGES *- TRAN TRAN-E	DESCRIPTION		TRAN-EFFECTIVE-DATE
11-03-17 04-17	RINCIPAL IN 168 REPAY (	DESCRIPTION NTEREST ESCROW DF ESCROW ADVANCE	AMOUN I / C	.D/DESCRIPTION
0.00 11-03-17 04-17	173 PAYMENT	0.00 353.39 <sup>.</sup> Г		11-02-17
0.00	451.72 6,740.99	750.15 353.39 2,291.49 T	1,555.26- -	SUSPENSE
1,660.55	0.00	0.00 0.00	1,660.55	SUSPENSE
25.00	0.00	ORECLOSURE AND BAI 0.00 0.00		NON REC CORP ADV
10-16-17 00-00 75.00	0.00		75.00	NON REC CORP ADV
* PF2 FOR ADD	L MESSAGES *-	 Page 2		

LOANHISTOR XT PROC-DT DUF-DT TRAN TRAN-DESCRIPTION	TRAN-EFFECTIVE-DATE
LoanHistor xt  PROC-DT DUE-DT TRAN TRAN-DESCRIPTION  TRAN-AMT PRINCIPAL INTEREST ESCROW AMOUNT/C  10-04-17 03-17 168 REPAY OF ESCROW ADVANCE	D/DESCRIPTION
0.00 0.00 353.39 353.39	ADVANCE REFUND
10-04-17 03-17 173 PAYMENT 0.00 450.41 751.46 353.39 1,555.26- 257,192.71 2,644.88- 10-03-17 03-17 173 PAYMENT	SUSPENSE
10-03-17 03-17 173 PAYMENT	10-02-17
1,542.09 0.00 0.00 0.00 1,542.09 09-29-17 00-00 631 PROPERTY PRESERVATION	SUSPENSE
15.00 0.00 0.00 0.00 15.00	NON REC CORP ADV
09-26-17	
2,315.84 0.00 0.00 2,315.84	
* PF2 FOR ADDL MESSAGES *	
PROC-DT DUE-DT TRAN TRAN-DESCRIPTION  TRAN-AMT PRINCIPAL INTEREST ESCROW AMOUNT/C	TRAN-EFFECTIVE-DATE
119-76-17 119-17 314	
2,315.84- 0.00 0.00 2,315.84- 2,998.27-	PAYEE = 370196036
09-26-17 00-00 745 CORPORATE ADVANCE ADJUSTMENT	MTCD DEC CODD ADV DA
165.00- 0.00 0.00 0.00 165.00- 09-26-17 00-00 745 CORPORATE ADVANCE ADJUSTMENT	MTGR REC CORP ADV BA
165.00 0.00 0.00 0.00 165.00	NON REC CORP ADV
09-08-17 00-00 745 CORPORATE ADVANCE ADJUSTMENT 15.00 0.00 0.00 0.00 15.00	MTCD DEC CODD ADV DA
09-08-17 00-00 745 CORPORATE ADVANCE ADJUSTMENT	MTGR REC CORP ADV BA
15.00 0.00 0.00 0.00 15.00	MTGR REC CORP ADV BA
* DE3 FOR ADDI MESSACES *	
* PF2 FOR ADDL MESSAGES *PROC-DT DUE-DT TRAN TRAN-DESCRIPTION TRAN-AMT PRINCIPAL INTEREST ESCROW AMOUNT/C	TRAN-EFFECTIVE-DATE
TRAN-AMT PRINCIPAL INTEREST ESCROW AMOUNT/C	D/DESCRIPTION
09-08-17 00-00 745 CORPORATE ADVANCE ADJUSTMENT 15.00 0.00 0.00 0.00 15.00	MTGR REC CORP ADV BA
09-08-17 00-00 745 CORPORATE ADVANCE ADJUSTMENT	MICK REC CORT ADV BA
15.00 0.00 0.00 0.00 15.00	MTGR REC CORP ADV BA
09-08-17 00-00 745 CORPORATE ADVANCE ADJUSTMENT 15.00 0.00 0.00 0.00 15.00	MTGR REC CORP ADV BA
09-08-17 00-00 745 CORPORATE ADVANCE ADJUSTMENT	
15.00 0.00 0.00 0.00 15.00 09-08-17 00-00 745 CORPORATE ADVANCE ADJUSTMENT	MTGR REC CORP ADV BA
15.00 0.00 0.00 0.00 15.00	MTGR REC CORP ADV BA
09-08-17 00-00 745 CORPORATE ADVANCE ADJUSTMENT	
15.00 0.00 0.00 0.00 15.00* PF2 FOR ADDL MESSAGES *	MTGR REC CORP ADV BA
PROC-DT DUE-DT TRAN TRAN-DESCRIPTION TRAN-AMT PRINCIPAL INTEREST ESCROW AMOUNT/C	TRAN-EFFECTIVE-DATE
TRAN-AMT PRINCIPAL INTEREST ESCROW AMOUNT/C	D/DESCRIPTION
09-08-17 00-00 745 CORPORATE ADVANCE ADJUSTMENT 900.00 0.00 0.00 0.00 900.00	MTGR REC CORP ADV BA
09-08-17 00-00 745 CORPORATE ADVANCE ADJUSTMENT	MICK REC CORT ADV BA
15.00 0.00 0.00 0.00 15.00 09-08-17 00-00 745 CORPORATE ADVANCE ADJUSTMENT	MTGR REC CORP ADV BA
15.00 0.00 0.00 0.00 15.00	MTGR REC CORP ADV BA
09-08-17 00-00 745 CORPORATE ADVANCE ADJUSTMENT 200.00 0.00 0.00 200.00	MTGR REC CORP ADV BA
09-08-17 00-00 745 CORPORATE ADVANCE ADJUSTMENT	
15.00 0.00 0.00 0.00 15.00 09-08-17 00-00 745 CORPORATE ADVANCE ADJUSTMENT	MTGR REC CORP ADV BA
25.00- 0.00 0.00 25.00-	MTGR REC CORP ADV BA
PROC-DT DUE-DT TRAN TRAN-DESCRIPTION TRAN-AMT PRINCIPAL INTEREST ESCROW AMOUNT/C	TRAN-EFFECTIVE-DATE
TRAN-AMT PRINCIPAL INTEREST ESCROW AMOUNT/C	D/DESCRIPTION
09-08-17 00-00 745 CORPORATE ADVANCE ADJUSTMENT Page 3	
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		LoanHistor		t	
15.00-	0.00	0.00		00-	MTGR REC CORP ADV BA
09-08-17 00-00		RATE ADVANCE	ADJUSTMENT	Γ	
	0.00		0.00	15.00	MTGR REC CORP ADV BA
09-08-17 00-00		RATE ADVANCE		Γ	
	0.00		0.00	25.00	MTGR REC CORP ADV BA
09-07-17 03-17					
0.00			0.00	821.17	SUSPENSE
09-07-17 03-17					
0.00		0.00		682.43	ADVANCE REFUND
09-07-17 03-17					
0.00		0.00	0.00	250.16-1	LATE CHARGES
* PF2 FOR ADD		*			
PROC-DT DUE-DT	TRAN TRAN	-DESCRIPTION			TRAN-EFFECTIVE-DATE
		INTEREST	ESCROW	AMOUNT/CI	D/DESCRIPTION
09-07-17 03-17		SETUP			
	7,643.12-	0.00	0.00		
25	7,643.12				

---\* PF2 FOR ADDL MESSAGES \*-----